

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION AT DAYTON**

In re:

Kathleen M West
Patrick T West
Debtor(s)

Case No. 09-32073

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jeffrey M. Kellner, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/09/2009.
- 2) The plan was confirmed on 09/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/16/2010.
- 5) The case was dismissed on 03/15/2010.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,493.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,668.80
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$20,668.80**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$884.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,384.07**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
[FOR TRUSTEE USE ONLY]	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN RECOVERY SYSTEM	Unsecured	0.00	NA	NA	0.00	0.00
ASSOCIATED RECOVERY SYSTEMS	Unsecured	19,517.00	NA	NA	0.00	0.00
BEAVERCREEK ORTHODONTICS	Unsecured	452.50	NA	NA	0.00	0.00
CBCS	Unsecured	0.00	NA	NA	0.00	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	131,711.34	131,711.34	0.00	9,196.15	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	0.00	0.00	19,847.06	921.46	0.00
CHASE BANK USA NA	Unsecured	1,307.93	1,307.93	1,307.93	0.00	0.00
CHASE RECEIVABLES	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF KETTERING	Priority	3,352.29	2,955.51	2,955.51	0.00	0.00
CITY OF WEST CARROLLTON	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	660.00	875.63	875.63	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
GERMAN BURKE ORTHODONTICS IN	Unsecured	270.00	NA	NA	0.00	0.00
GREATER DAYTON SURGERY CENTE	Unsecured	680.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	0.00	NA	NA	0.00	0.00
JOHN M MCCARTY	Unsecured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	16,380.00	18,951.83	18,951.83	2,402.22	468.14
KETTERING MEDICAL CENTER	Unsecured	710.80	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	11,710.50	20,403.00	20,403.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,544.18	2,824.37	2,824.37	0.00	0.00
MIAMI VALLEY HOSPITAL	Unsecured	988.54	NA	NA	0.00	0.00
NATIONAL CITY	Secured	0.00	0.00	318.28	14.78	0.00
NATIONAL CITY	Secured	23,261.63	22,977.86	0.00	2,516.10	0.00
OMNI CREDIT SERVICES INC	Unsecured	0.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	268.91	305.12	305.12	0.00	0.00
SCOTT M ENGLE APPRAISER	Priority	0.00	140.00	140.00	140.00	0.00
UNITED RECOVERY SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK ARS	Unsecured	16,211.75	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK UNIT	Unsecured	23,223.83	NA	NA	0.00	0.00
VERIZON CHASE RECEIVABLES	Unsecured	60.96	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEST CARROLLTON AMBULANCE C	Unsecured	486.65	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT'L	Unsecured	0.00	NA	NA	0.00	0.00
WRIGHT PATT CREDIT UNION	Secured	15,000.00	15,286.72	15,286.72	2,251.16	374.72

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,712.25	\$0.00
Mortgage Arrearage	\$20,165.34	\$936.24	\$0.00
Debt Secured by Vehicle	\$34,238.55	\$4,653.38	\$842.86
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$54,403.89	\$17,301.87	\$842.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,095.51	\$140.00	\$0.00
TOTAL PRIORITY:	\$3,095.51	\$140.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,716.05	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,384.07</u>
Disbursements to Creditors	<u>\$18,284.73</u>
TOTAL DISBURSEMENTS :	<u>\$20,668.80</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2010

By: /s/ Jeffrey M. Kellner

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.